

Fair Lending, Housing, and Marital Status

Are you getting what you deserve?

Marital Status

It is unlawful to discriminate against people because of their marital status in the follow eight areas:

1. Employment
 2. Education
 3. Providing Goods and Services
 4. Accommodations
 5. Clubs and Associations
 6. Granting Qualifications
 7. Advertising
 8. Selling Land
- ◆ Being overlooked for promotions at work because you are single
 - ◆ Being refused a bank loan because you have changed your address several times due to a recent divorce
 - ◆ Being denied the ability to rent an apartment because you have small children

Fair Lending

- ◆ Refuse to make a mortgage loan
- ◆ Refuse to provide information regarding loans
- ◆ Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- ◆ Discriminate in appraising property
- ◆ Refuse to purchase a loan or set different terms or conditions for purchasing a loan

Discrimination in mortgage lending is prohibited by the federal Fair Housing Act and HUD's Office of Fair Housing and Equal Opportunity actively enforces those provisions of the law. The Fair Housing Act makes it unlawful to engage in the discriminatory practices based on race, color, national origin, religion, sex, familial (marital) status or handicap (disability).

Direct Marital status discrimination is unfairly treating people because they are single, married, divorced, separated, widowed, or living in a de facto relationship with someone of the opposite sex.

Indirect Marital status discrimination can also be defined as treatment which appears to be equal but is unfair on certain people because of their marital status, to be unlawful it must be unreasonable. Metro Human Relations Commission is governed by Ordinance 2003-1312 § 1, 2003 chapter 11.20.010.

Contact us, we can help!



METRO
HUMAN RELATIONS
COMMISSION
800 2ND AVENUE SOUTH
FOURTH FLOOR
NASHVILLE, TN 37210

Phone: 615-880-3370

Fax: 615-880-3373

www.nashville.gov/humanrelations